

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
13 October 2005 (13.10.2005)

PCT

(10) International Publication Number
WO 2005/096190 A1

(51) International Patent Classification⁷: G06F 17/60

(CH). HETT, Annabelle [DE/CH]; Im Lassenberger 10, CH-9508 Weingarten (CH). FREI, Rudolf [CH/CH]; Bühlackerweg 10, CH-8606 Nänikon (CH).

(21) International Application Number: PCT/CH2005/000094

(74) Agent: VOGEL, Dany; Isler & Pedrazzini AG, Gotthardstrasse 53, Postfach 6940, CH-8023 Zürich (CH).

(22) International Filing Date: 18 February 2005 (18.02.2005)

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(25) Filing Language: English

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH,

(26) Publication Language: English

[Continued on next page]

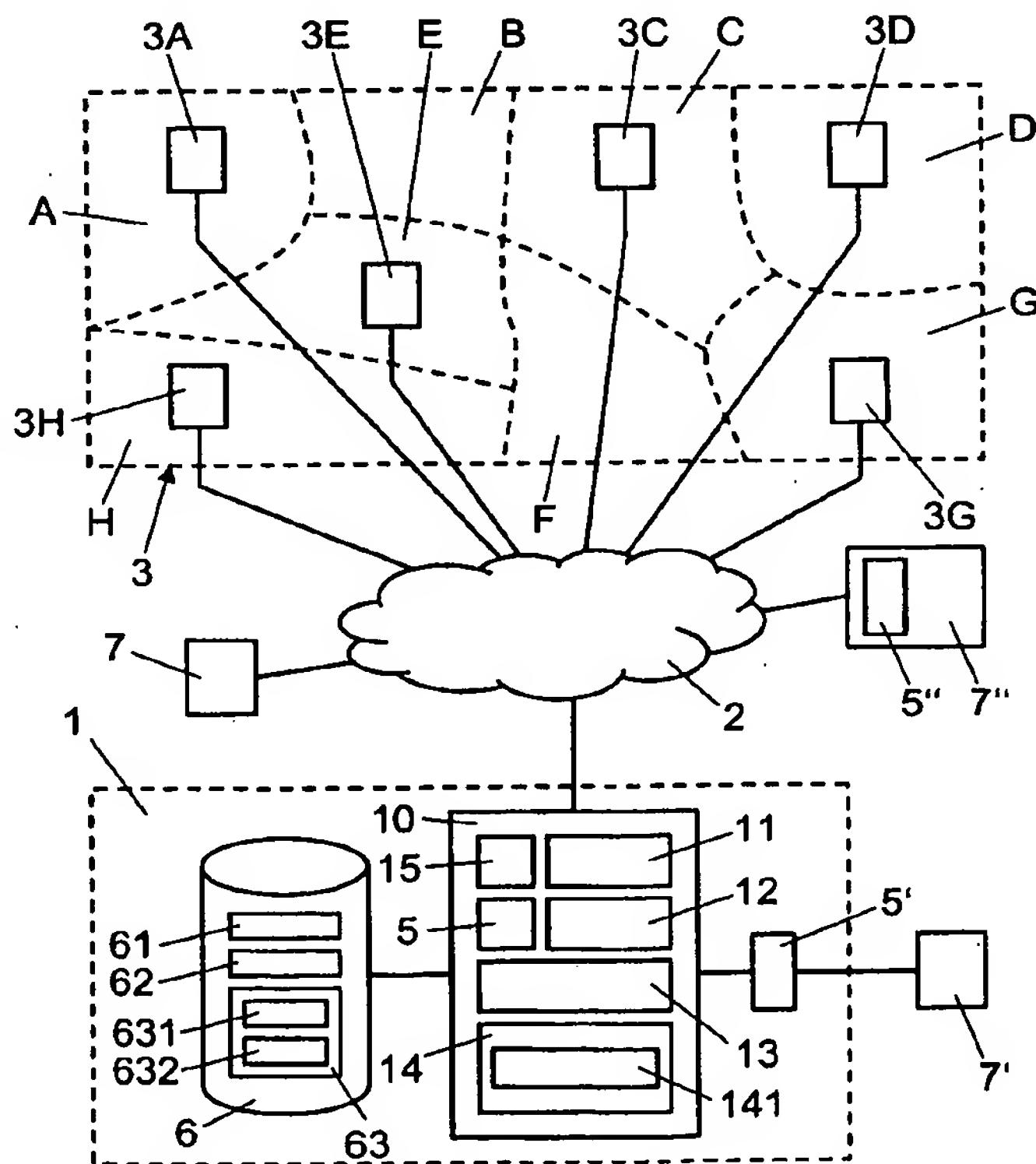
(30) Priority Data: 04 405 195.1 31 March 2004 (31.03.2004) EP

(71) Applicant (for all designated States except US): SWISS REINSURANCE COMPANY [CH/CH]; Mythenquai 50/60, CH-8022 Zürich (CH).

(72) Inventors; and

(75) Inventors/Applicants (for US only): SCHNEIDER, Reto [CH/CH]; Käferholzstrasse 245, CH-8046 Zürich

(54) Title: COMPUTER-BASED SYSTEM AND METHOD FOR DETECTING RISKS



(57) Abstract: For detecting emerging risks in various systems and for relating a detected risk to its relative impact on a system or product, a server (10) connected to a communication network (2) receives and stores risk information from geographically distributed computerised data sources (3A, 3C, 3D, 3E, 3G, 3H) via the communication network (2). The received risk information includes an identification of a specific risk, a rating of the specific risk, and information for associating the specific risk with a geographical area (A, B, C, D, E, F, G, H). Based on the stored risk information (61) and area attributes (63), such as correlation factors (631) and spreading patterns (632), a specific risk emerging in the first geographical area (A, C, D, E, G, H) and spreading to one or more second geographical areas (A, B, C, D, E, F, G, H) is detected. Emerging risks can be detected in geographical areas (B, F) for which no risk information has been received, thus, making it possible to set up, maintain, and operate a risk detection system (1) having a reduced and simplified technical infrastructure because it is not necessary to measure, transmit, and store risk indicators for all geographical areas (A, B, C, D, E, F, G, H) for which emerging risks are detected.

WO 2005/096190 A1



GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.